UNITED ST. DISTRICT C Caption in Con DE PIERRO	e Avenue NJ 07003 35	7 Entered 0 Page 1 of 24	6/21/17 14:03:19 Desc	c Main
In Re:		Case No.:	16-20434 JKS	
Jesus Mercad		Judge:	Honorable John K. Sherwo	ood_
Lillianet Mer	cado	Chapter:	13	
The de	CHAPTER 13 DEBTOR'S CERTIFIED CHAPTER 14 DEBTOR'S CERTIFIED CHAPTER 15 DEBTOR'S CERTIFIED CHAPTER 15 DEBTOR'S CHAPTER 15 DEBTOR'S CERTIFIED CHAPTER 15 DEBTOR'S CERTIFIED CHAPTE	choose one) : atic Stay filed by		Ά,
	☐ Motion to Dismiss filed by the Cha		, at	<u>_</u> .
	☐ Certification of Default filed by I am requesting a hearing be scheduled		•	
2.	I oppose the above matter for the follows ✓ Payments have been made in the ar		·	

accounted for. Documentation in support is attached.

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☐ Payments have not been made for the following reasons and debtor propose
repayment as follows (explain your answer):

☑ Other (explain your answer):

Wells Fargo Bank, Na, has continuously sent debtors notices about payment changes and has created confusion as to the amount actually owed and when the payments started. Furthermore, for an inexplicable reason, Wells Fargo has unilaterally decided to not apply the payments diligently made monthly by debtors.

- 3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
- 4. I certify under penalty of perjury that the above is true.

Date: 6/20/17_____

Date: 6/20/17_____

Debtor's Signature

Debtor's Signature

NOTES:

- 1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
- 2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104-1615

Return Mail Operat PO Box 14411 Des Moines IA 50306-3411 Page 3 of 24 Statement date

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04/12/17

Loan number 0484037759 Property address 699- 701 DEGRAW AVE

NEWARK, NJ 07104 **Customer Service** PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational nurposes only. Online wellsfargo.com

Telephone 1-800-274-7025

Correspondence PO Box 10335 Des Moines IA 50306

1-866-278-1179

Payments PO Box 14507 Des Moines IA 50306

Hours of operation Mon - Fri 7 a.m. - 8 p.m. CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary						
Principal	\$649.18					
Interest	\$398.27					
Escrow	\$539.08					
Current payment 04/17/17	\$1,586.53					
Unpaid payment 06/02/14-04/03/17	\$113,991.16					
Unpaid late charge(s)	\$473.04					
Total payment	\$116,050,73					

Balance summary Unpaid principal balance \$378,086.36 Unapplied funds balance³ \$2,200.36 Escrow balance \$-37,180.13 (Contact Customer Service for your payoff Interest rate 4 (Until 05/01/17) 3.130% Maturity date 04/36

Year-to-date summary ⁵						
Total received*	\$5,859.72					
Principal	\$2,302.74					
Interest**	\$2,195.42					
Escrow	\$1,361.56					
Taxes disbursed	\$2,577.42					
Insurance disbursed	\$3,292.00					

Informational messages

This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

"This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

"This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest_	Escrow	Other
04/11	Payment		\$578.39	\$546.15	\$340,39	Unapplied -\$1,464.93
04/11	Funds Received	\$1,464.93				Unapplied \$1,464.93

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JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104	Loan number 0484037759 Payment date 04/17/17	Payment x pmt amt	A	\$				•	
	If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee,	Additional principal	В	\$		l.	1	.:	:
Check here and see reverse for address correction.	then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.	Late charges	c	\$: :	•	
		Other charges	D	\$					1
WELLS FARGO HOME MORTG PO BOX 14507 DES MOINES IA 50306-35		Additional escrow (if applicable)	E	\$	i			•	: .
DES MOINES IN 30306-33	Total at	nount enclosed F	\$:					

Document Return Mail Operations PO Box 14411 Des Moines IA 50306-3411

Statement date Loan number **Property address**

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03/16/17 0484037759

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699- 701 DEGRAW AVE NEWARK, NJ 07104

Customer Service

PLEASE NOTE: If you are presently seeking relief (or have preyiously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. Online wellsfargo.com

Telephone 1-800-274-7025

Correspondence PO Box 10335 Des Moines IA 50306

Payments PO Box 14507 Des Moines IA 50306 JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE

Hours of operation Mon - Fri 7 a.m. - 8 p.m. CT

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary Principal \$672.24 Interest \$399.86 Escrow \$539.08 Current payment 03/20/17 \$1,611.18 Unpaid payment 05/19/14-03/06/17 \$112,258.38 Unpaid late charge(s) \$473.04 Total payment \$114,342,60

NEWARK, NJ 07104-1615

Balance summary Unpaid principal balance² \$378,664.75 Unapplied funds balance³ \$2,200.36 Escrow balance S-37,520.52 (Contact Customer Service for your payoff balance) 3.130% Interest rate 4 (Until 04/03/17) 04/36 Maturity date

Year-to-date summary⁵ Total received* Principal \$1,724.35 \$1,649.27 Interest** Escrow \$1,021,17 Toxes dishursed \$2,577.42 Insurance disbursed \$3,292.00

"This total may include the Unapplied funds balance from the Balance summary section.
"This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

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"This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

"This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

Feach component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date 1	Description	Total	Principal	Interest	Escrow	Other
03/15	Payment		\$577.56	\$546.98.	\$340.39	Unapplied -\$1,464,93
	Funds Received	\$1,464.93				Unapplied \$1,464.93

Important messages

DISASTER PREPARATION

Our disaster assistance team is here to help you if you are ever affected by a disaster such as a fire, flood, or storm. If needed, please contact us at the number above or visit wellsfargo.com/recovery for additional information including the insurance claim check process.

JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104

Check here and see reverse for

Loan number 0484037759

Payment date 03/20/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather send your payment to the trustee as directed in your Chapter 13 plan.

Please specify additional funds Payment Α x pmt amt Additional B Late charges C Other charges D

WELLS FARGO HOME MORTGAGE PO BOX 14507 DES MOINES IA 50306-3507

Total amount enclosed (Please do not send cash)

Additional escrow (If applicable) E

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RECIPIENT'S/LENDER'S name, address and telephone number Wells Fargo Bank N.A. Return Mail Operations PO Box 14411 Des Moines IA 50306-3411 We accept telecommunications relay service calls. Phone #: 1-866-234-8271	04/30/17	* Caution: The amount s may not be fully deductive you. Limits based on the l amount and the cost and of the secured property m apply. Also, you may onl deduct interest to the exte was incurred by you, act paid by you, and not reimbursed by another pe	MORTGAGE INTEREST STATEMENT Copy B For Paver		
Fax #: 1-866-278-1179	iecked)	RECIPIENT Federal Identifi	ication no. 94-1347393	1	
PAYER/BORROWER'S name, street address, city, state and ZIP code	PAYER/BORROWER'S taxp		The information in boxes 1 through 9 is important tax information and is being furnished to the		
		Mortgage Interest received payer(s)/borrower(s)	d from \$2,779.50	Internal Revenue Service. If you are required to file a return, a negligence	
JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE		2 Outstanding mortgage principal as of 1/1/2016 \$383,123.44	3 Mortgage origination date 03/23/2006	penalty or other sanction may be imposed on you if	
NEWARK, NJ 07104-1615		4 Refund of overpaid interest \$0.00	5 Mortgage insurance premiums \$0.00	results because you overstated a deduction for	
		6 Points paid on purchase o	f principal residence \$0.00	in boxes 1 and 6; or	
		7 The address of the proper will be entered in box 8 and PAYER/BORROWER's addresse box 8 or 9 below.	may be the same as	interest (box 4); or because you claimed a non-deductible item.	
	8 Address of property securing mortgage 699- 701 DEGRAW AVE NEWARK, NJ 07104				
Payment information	Account number	9 If property securing mort		10 Real Estate Taxes	
\$1,464.93 Total current payment \$340.39 Escrow portion of pmt	0484037759	, , , , , , , , , , , , , , , , , , ,		\$10,309.68	

Form 1098

SEE BACK SIDE FOR IMPORTANT INFORMATION (Keep for your records.) Department of the Treasury - Internal Revenue Service Please consult a Tax Advisor about the deductibility of any payments made by you or others.

------ 2016 INTEREST DETAIL ------

TOTAL INTEREST APPLIED 2016

\$2,779.50

2016 MORTGAGE INTEREST RECEIVED FROM PAYER / BORROWER(S)

\$2,779.50

If you have questions about your loan, you can use the number listed at the top of this statement. By selecting one of the options listed, you can receive information regarding:

- Taxes paid year-to-date

- Interest paid year-to-date

- The amount & date of your last payment

- Other valuable information

We issue tax documents to the primary account owner.

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., believes Customers come first. You can always count on us to provide the excellent service you've come to expect.

Document

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04/27/17 0484037759

Loan number Property address 699- 701 DEGRAW AVE NEWARK, NJ 07104

Customer Service

PLEASE NOTE: If you are presently seeking relief for have previously been granted relief) under the United States Bankruptey Code, this statement is being sent to you for informational purposes only. Online wellsfargo.com

Statement date

Telephone 1-800-274-7025

Correspondence PO Box 10335 Des Moines IA 50306

1-866-278-1179 Hours of operation

Payments PO Box 14507 Des Moines IA 50306

Mon - Fri 7 a.m. - 8 p.m.

LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104-1615

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary Principal \$649.96 Interest \$397.49 \$539.08 Escrow \$1,586.53 Current payment 05/01/17 Unpaid payment 06/16/14-04/17/17 \$114,112.76 Unpaid late charge(s) \$473.04 Total payment \$116,172.33

Balance summary Unpaid principal balance² \$377,505.68 Unapplied funds balances \$775.33 Escrow balance \$-39,417.16 (Contact Custo Interest rate 4 (Until 05/15/17) 3.130% Maturity date 04/36

Year-to-date summary⁵ Total received* \$7,324.65 Principal \$2,883,42 Interest* \$2,739.28 Escrow \$1,701.95 Taxes disbursed \$5,154,84 Insurance disbursed \$3,292.00 This total may include the Unapplied funds balance from the

Balance summery section.

"This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

WELLS

FARGO

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JESUS MERCADO JR

MORTGAGE

This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

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⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date Description	Total	Principal	Interest	Escrow	Other
04/26 City tax payment				-\$2,577.42	NEWARK CITY (1)(W)
04/25 Payment reversal		-8680.62	-\$559.95	-\$340.39	Unapplied \$1,580.96
04/25 Payment reversal		-\$681.62	-\$558.95	-\$340.39	Unapplied \$1,580.96
04/25 Payment reversal		-\$685.55	-\$555.02	-\$340.39	Unapplied \$1,580.96
04/25 Payment reversal	, ,	-\$686.55	-\$554.02	-\$340.39	Unapplied \$1,580.96
04/25 Payment reversal		-\$572.98	-\$551.56	-\$340.39	Unapplied \$1,464.93
04/25 Payment reversal		-\$573.81	-\$550.73	-\$340.39	Unapplied \$1,464.93
04/25 Payment reversal		-\$577.56	-\$546.98	-\$340.39	Unapplied \$1,464.93
04/25 Payment reversal		-\$578.39	-\$546.15	-\$340.39	Unapplied \$1,464.93
04/19 Payment		\$580.68	\$543.86	\$340.39	Unapplied -\$1,464.93
04/19 Funds Received	\$39.90				Unapplied \$39.90
03/15 Payment		\$578.39	\$546.15	\$340.39	Unapplied -\$1,464.93

Activity continued on next page

JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104

Check here and see reverse for

Loan number 0484037759 Payment date 05/01/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee. then do not send your payment to us. Rather, send your payment to the trustee as directed in your Chapter 13 plan.

	Please specify additional funds								
A	\$			****	:		•		
В	\$	1						; ·	
С	\$	1.					•		
D	\$			····			•	- 1	
E	\$		 · :.						
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WELLS FARGO HOME MORTGAGE PO BOX 14507 DES MOINES IA 50306-3507

Total amount enclosed (Please do not send cash)

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JESUS MERCADO JR LILLIANET MERCADO

Loan number: 0484037759

Activity since your last statement (continued)

Date	Description	Total	Principal	Interest	Escrow	Other
02/13	Payment		\$577.56	\$546.98	\$340.39	Unapplied -\$1,464.93
01/24	Payment		\$573.81	\$550.73	\$340.39	Unapplied -\$1,464.93
12/31	Payment		\$572.98	\$551.56	\$340.39	Unapplied -\$1,464.93
11/21	Payment		\$686.55	\$554.02	\$340.39	Unapplied -\$1,580.96
10/31	Payment		\$685.55	\$555.02	\$340.39	Unapplied -\$1,580.96
09/19	Payment		\$681.62	\$558.95	\$340.39	Unapplied -\$1,580.96
08/22	Payment		\$680.62	\$559.95	\$340.39	Unapplied -\$1,580.96

6/20/2017 Wells Fargo

WELLS FARGO

Jesus Lilly Mtge ...7759

\$376,924.17 Outstanding principal balance

Balance Details

Next payment due on 06/30/14 Next payment details	\$1,464.93
Total amount due to make loan current	\$119,466.99
Last payment received on 06/07/17	\$1,464.93
Outstanding principal balance	\$376,924.17
Interest rate	3.74%
Escrow balance (taxes & insurance) Escrow details	\$0.00
Unpaid fees / late charges	\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
	and analysis are done to the order of the fall of the form the following the following of the fall of		AND
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17

Details

Principal:

\$581.51

Interest payment:

\$543.03

Escrow payment:

\$340.39

:

-\$1,464.93

06/06/17	PAYMENT	\$1,464.93	\$377,505.68

Details

Payment received on 06/06/17:

\$1,464.93

:

\$1,464.93

05/20/17	PAYMENT	\$1,000.00	\$377,505.68
and the control of the second control of the contro	and the second s		THE REAL PROPERTY AND ADDRESS AND A TOTAL PROPERTY AND ADDRESS AND

Details

Payment received on 05/20/17:

\$1,000.00

:

\$1,000.00

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6/20/2017	
6/20/2017	

Wells	Fargo
	9-

Date	Description	Amount	Principal Balance
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0.00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68

Details

Principal:

\$580.68

Interest payment:

\$543.86

Escrow payment:

\$340.39

-\$1,464.93

04/19/17 **PAYMENT** \$39.90 \$378,086.36

Details

Payment received on 04/19/17:

\$39.90

\$39.90

04/11/17 APPLIED FUNDS -\$1,464.93 \$378,086.36 Case 16-20434-JKS Doc 56 Filed 06/21/17 Entered 06/21/17 14:03:19 Desc Main Page 10 of 24

Document

6/20/2017

Wells Fargo

Date Description **Amount Principal Balance** Details Principal: \$578.39 Interest payment: \$546.15 Escrow payment: \$340.39 -\$1,464.93 04/11/17 **PAYMENT** \$1,464.93 \$378,664.75 Details Payment received on 04/11/17: \$1,464.93 \$1,464.93 03/15/17 APPLIED FUNDS -\$1,464.93 \$378,086.36 **Details** Principal: \$578.39 Interest payment: \$546.15 Escrow payment: \$340.39 -\$1,464.93 03/15/17 APPLIED FUNDS \$378,664.75 -\$1,464.93 Details Principal: \$577.56 Interest payment: \$546.98 Escrow payment: \$340.39 -\$1,464.93 \$379,242.31 03/15/17 **PAYMENT** \$1,464.93 **Details** Payment received on 03/15/17: \$1,464.93 \$1,464.93 \$378,664.75 02/13/17 APPLIED FUNDS -\$1,464.93

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6/20/2017

Wells Fargo

Date	Description	Amount	Principal Balance
Details	ed Lemante actual del sego specia segono segono escalación passego de segono escalación con como con como como	OCCUPANT OF THE OCCUPANT	сын жылынын ил жылын кынын жылынын кынын кынын жылын кынын кынын кынын кынын кынын кынын кынын кынын кынын кын
Principal: \$577.56 Interest payment: \$546.98 Escrow payment: \$340.39 : -\$1,464.93			
02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
Details			
Principal: \$573.81 Interest payment: \$550.73 Escrow payment: \$340.39			
-\$1,464.93		en e	off the half thinks of the step points of controlled during prompting to the part of the step spile of the step
02/13/17	PAYMENT	\$1,611.18	\$379,816.12
Details Payment received of \$1,611.18	on 02/13/17:		
\$1,611.18			
02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
Details			
Principal: \$573.81 Interest payment: \$550.73 Escrow payment: \$340.39			
-\$1,464.93	And the property of the proper	and the state of t	
01/24/17	PAYMENT	\$500.00	\$379,816.12

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6/20/2017 Wells Fargo

Date	Description	Amount	Principal Balance
Details	THE PARTIES BY THE PARTY MAY PRESENT A MEMBER OF THE PARTY OF THE PART	ска жетерен жоло от от от достига от	лина талын талын талын түлсө түртүү түрөүн төрөөт бай тан дай төнүү өкө көчүнү талымуунан аруучилин оксолу,
Payment received of \$500.00	on 01/24/17:		
: \$500.00			
01/20/17	APPLIED FUNDS	-\$1,464.93	\$379,816.12
Details			
Principal: \$572.98 Interest payment: \$551.56 Escrow payment: \$340.39 : -\$1,464.93			
01/20/17	PAYMENT	\$1,000.00	\$380,389.10
Details	E BORRE TRANSPORT TRAVERSE CHE CHE AMERICA CHE CHE CHECKE LE MARIE E CORRE DE BOLL ME AUTE E CHE LE CHECKE LE	and the desired the transfer transfer high the grade blance of grade black and trade and an electronic	administrating that has been pendistributed that the Administration of the Service years years years 1961 1961 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1960 1 1
Payment received of \$1,000.00	on 01/20/17:		
\$1,000.00			
12/31/16	APPLIED FUNDS	-\$1,464.93	\$379,816.12
Details			A CONTRACTOR OF A CONTRACTOR O
Principal: \$572.98 Interest payment:			

Principal: \$572.98 Interest payment: \$551.56 Escrow payment: \$340.39 : -\$1,464.93

View more account history through Statements & Documents.

*Account Disclosures

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Mortgage same day payment effective dates

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Before 10:00 pm Pacific Time (Mon - Fri) - Same Day

After 10:00 pm Pacific Time (Mon - Fri) - Next Business Day

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6/20/2017 Wells Fargo

On a non-business day or holiday - Next Business Day

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

6/20/2017 Wells Fargo

WELLS FARGO

Jesus Lilly Mtge

\$376,924.17 Outstanding principal balance

Balance Details

Next payment due on 06/30/14 Next payment details	\$1,464.93
Total amount due to make loan current	\$119,466.99
Last payment received on 06/07/17	\$1,464.93
Outstanding principal balance	\$376,924.17
Interest rate	3.74%
Escrow balance (taxes & insurance) Escrow details	\$0.00
Unpaid fees / late charges	\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17
06/06/17	PAYMENT	\$1,464.93	\$377,505.68
05/20/17	PAYMENT	\$1,000.00	\$377,505.68
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0.00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75

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6/20/2017 Wells Fargo

Date	Description	Amount	Principal Balance
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68
04/19/17	PAYMENT	\$39.90	\$378,086.36
04/11/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
04/11/17	PAYMENT	\$1,464.93	\$378,664.75
03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,086.36
03/15/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
03/15/17	PAYMENT	\$1,464.93	\$379,242.31
02/13/17	APPLIED FUNDS	-\$1,464.93	\$378,664.75
02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
02/13/17	PAYMENT	\$1,611.18	\$379,816.12
02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
01/24/17	PAYMENT	\$500.00	\$379,816.12
01/20/17	APPLIED FUNDS	-\$1,464.93	\$379,816.12
01/20/17	PAYMENT	\$1,000.00	\$380,389.10
12/31/16	APPLIED FUNDS	-\$1,464.93	\$379,816.12

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After 10:00 pm Pacific Time (Mon - Fri) - Next Business Day

On a non-business day or holiday - Next Business Day

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Document Return Mail Open PO Box 14411 Des Moines IA 50306-3411

Page 16 of 24 Page 1 of 1 Statement date 06/07/17 Loan number 0484037759 Property address

699- 701 DEGRAW AVE NEWARK, NJ 07104

Customer Service

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. Online wellsfargo.com

Telephone (2) Telephone 1-800-274-7025

Correspondence PO Box 10335 Des Moines IA 50306

Payments PO Box 14507 Des Moines IA 50306

Hours of operation

JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104-1615

We accept telecommunications relay service calls.

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary				
Principal	\$652.31			
Interest	\$395.14			
Escrow	\$539.08			
Current payment 06/12/17	\$1,586.53			
Unpaid payment 06/30/14-05/29/17	\$117,407.42			
Unpaid late charge(s)	\$473.04			
Total natement	8110 466 00			

Balance summary Unpaid principal balance² \$376,924.17 Unapplied funds balance³ \$1,775.33 Escrow balance (Contact Customer Service for your payoff bala Interest rate 4 (Until 06/26/17) \$-39,076*.7*7 nce) 3.130% Maturity date 04/36

Year-to-date summary ⁵			
Total received*	\$8,789.58		
Principal	\$3,464.93		
Interest**	\$3,282.31		
Escrow	\$2,042.34		
Taxes disbursed	\$5,154.84		
Insurance disbursed	\$3,292.00		
"This total may include the Unapplied	funds belonce from the		

Informational messages

This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

³This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your partial payment. If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

"This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date D	Description	Total	Principal	Interest	Escrow	Other
06/06_P	ayment		\$581.51	\$543.03	\$340.39	Unapplied -\$1,464.93
06/06 Fi	unds Received	\$1,464.93				Unapplied \$1,464.93

JESUS M	ERC.	ADO.	JR
LILLIAN	ET 1	1ERC	ADO
701 DEG	RAW	AVE	2
NEWARK,	ŊJ	071	104

Check here and see reverse for

Loan number 0484037759 Payment date 06/12/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee, then do not send your payment to us. Rather send your payment to the trustee as directed in your Chapter 13 plan,

Payment x pint amt	A	\$:	 		 :	:
Additional principal	В	\$	1:	 	•		:
Late charges	c	\$ 		 	•		
Other charges	D	\$ 		 			
litional escrow (if applicable)	E	\$ 1			•		

Picase specify additional funds

WELLS FARGO HOME MORTGAGE PO BOX 14507 DES MOINES IA 50306-3507

Total amount enclosed (Please do not send cash)

Add

WELLS ដែ(២)ភ្នេងប FARGO MORTGAGE

Document PO Box 14411 Des Moines IA 50306-3411

Statement date Loan number Property address

Page 1 of 1 05/30/17 0484037759

699- 701 DEGRAW AVE NEWARK, NJ 07104

Customer Service

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptey Code, this statement is being sent to you for informational purposes only. Online wellsfargo.com

Telephone (2) 1-800-274-7025

Correspondence PO Box 10335 Des Moines IA 50306

1-866-278-1179

JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104-1615 Payments PO Box 14507 Des Moines IA 50306

Hours of operation Mon - Fri 7 a.m. - 8 p.m.

We accept telecommunications relay service calls

The summaries below are based on the terms of the loan and are provided for informational purposes only.

Payment summary Principal \$652.31 Interest \$395.14 Escrow \$539.08 \$1,586.53 Current payment 06/12/17 Unpaid payment 06/16/14-05/29/17 \$118,872.35 Unpaid late charge(s) \$473.04 \$120,931.92 Total payment

Balance summary Unpaid principal balance² \$377,505.68 Unapplied funds balance³ \$1,775.33 Escrow balance \$-39,417.16 (Contact Customer Service for your payoff bal Interest rate 4 (Until 06/26/17) 3.130% Maturity date 04/36

Year-to-date summary⁵ Total received* \$7,324.65 Principal \$2,883,42 Interest* \$2,739.28 Escrow \$1,701.95 Taxes disbursed \$5,154.84 Insurance disbursed \$3,292.00

"This total may include the Unapplied funds balance from the Balance summary section.

"This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

This is a principal balance only (and does not include interest and/or fees). Your principal balance(s) is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

This balance represents the total amount of all unapplied funds on your account. We refer to any payment that is less than the payment established by the terms of your loan as a "partial payment". If we receive a partial payment, we will hold the partial payment until we receive additional funds that can be combined to make a full payment.

"This interest rate is governed by the terms of your loan unless otherwise reduced by an order of the bankruptcy court.

⁵Each component of this Summary is calculated and disclosed according to the terms of your loan.

Activity since your last statement

Date	Description	Total	Principal	Interest_	Escrow	Other
05/20	Funds Received	\$1,000.00				Unapplied \$1,000.00

JESUS MERCADO JR LILLIANET MERCADO 701 DEGRAW AVE NEWARK, NJ 07104

Check here and see reverse for

Loan number 0484037759 Payment date 06/12/17

If your Chapter 13 plan requires you to make your on-going post-petition mortgage payments directly to a Chapter 13 trustee. then do not send your payment to us. Rather send your payment to the trustee as directed in your Chapter 13 plan.

at amt A Additional principal В Late charges C \$ Other charges D \$ Additional escrow (if applicable) E

Please specify additional funds

WELLS FARGO HOME MORTGAGE PO BOX 14507 DES MOINES IA 50306-3507

(Please do not send eash)

6/20/2017

Wells Fargo

WELLS FARGO

Jesus Lilly Mtge ...7759

\$376,924.17 Outstanding principal balance

Balance Details

Next payment due on 06/30/14 Next payment details	\$1,464.93
Total amount due to make loan current	\$119,466.99
Last payment received on 06/07/17	\$1,464.93
Outstanding principal balance	\$376,924.17
Interest rate	3.74%
Escrow balance (taxes & insurance) Escrow details	\$0.00
Unpaid fees / late charges	\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
04/28/16	CITY TAX PMT	\$2,479.27	\$383,123.44
04/07/16	HAZARD INS PMT	\$3,548.65	\$383,123.44
01/28/16	CITY TAX PMT	\$2,479.27	\$383,123.44

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Equal Housing Lender

6/20/2017

WELLS FARGO

Jesus Lilly Mtge ...7759

\$376,924.17 Outstanding principal balance

Balance Details

Next payment due on 06/30/14 Next payment details	\$1,464.93
Total amount due to make loan current	\$119,466.99
Last payment received on 06/07/17	\$1,464.93
Outstanding principal balance	\$376,924.17
Interest rate	3.74%
Escrow balance (taxes & insurance) Escrow details	\$0.00
Unpaid fees / late charges	\$473.04

Activity

Use Search to view more transactions

Date	Description	Amount	Principal Balance
06/06/17	APPLIED FUNDS	-\$1,464.93	\$376,924.17

Details

Principal:

\$581.51

Interest payment:

\$543.03

Escrow payment:

\$340.39

-\$1,464.93

06/06/17	PAYMENT	\$1,464.93	\$377,505.68

Details

Payment received on 06/06/17:

\$1,464.93

\$1,464.93

05/20/17	PAYMENT	\$1,000.00	\$377,505.68

Details

Payment received on 05/20/17:

\$1,000.00

\$1,000.00

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6/20/2017	Docu	IMENT Page 20 of 24 Wells Fargo	
Date	Description	Amount	Principal Balance
04/26/17	CITY TAX PMT	\$2,577.42	\$377,505.68
04/25/17	PMT REVERSAL	\$1,580.96	\$383,123.44
04/25/17	PMT REVERSAL	\$1,580.96	\$382,442.82
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,761.20
04/25/17	PMT REVERSAL	\$1,580.96	\$381,761.20
04/25/17	PMT REVERSAL	\$0.00	\$381,075.65
04/25/17	PMT REVERSAL	\$1,580.96	\$381,075.65
04/25/17	PMT REVERSAL	\$0.00	\$380,389.10
04/25/17	PMT REVERSAL	\$1,464.93	\$380,389.10
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,816.12
04/25/17	PMT REVERSAL	\$1,464.93	\$379,816.12
04/25/17	PMT REVERSAL	\$0.00	\$379,242.31
04/25/17	PMT REVERSAL	\$1,464.93	\$379,242.31
04/25/17	PMT REVERSAL	\$0,00	\$378,664.75
04/25/17	PMT REVERSAL	\$1,464.93	\$378,664.75
04/19/17	APPLIED FUNDS	-\$1,464.93	\$377,505.68
Details Principal: \$580.68 Interest payment: \$543.86 Escrow payment: \$340.39 :			
-\$1,464.93			
04/19/17	PAYMENT	\$39.90	\$378,086.36
Details			
Payment received o \$39.90 : \$39.90	n 04/19/17:		

-\$1,464.93

04/11/17

APPLIED FUNDS

\$378,086.36

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Wells Fargo

6/20/2017

Description Date **Amount** Principal Balance **Details** Principal: \$578.39 Interest payment: \$546.15 Escrow payment: \$340.39 -\$1,464.93 \$378,664.75 04/11/17 **PAYMENT** \$1,464.93 **Details** Payment received on 04/11/17: \$1,464.93 \$1,464,93 03/15/17 APPLIED FUNDS \$378,086.36 -\$1,464.93 **Details** Principal: \$578.39 Interest payment: \$546.15 Escrow payment: \$340.39 -\$1,464.93 03/15/17 \$378,664.75 APPLIED FUNDS -\$1,464.93 **Details** Principal: \$577.56 Interest payment: \$546.98 Escrow payment: \$340.39 -\$1,464.93 **PAYMENT** \$1,464.93 \$379,242.31 03/15/17 **Details** Payment received on 03/15/17: \$1,464.93 \$1,464.93 -\$1,464.93 \$378,664.75 APPLIED FUNDS 02/13/17

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6/20/2017

Date	Description	Amount	Principal Balance
Details	aktor testigoisid, entitititat jatat jasti ita jät iseda paraser aseeva anvid virtievesset. Arti veet ya tila va	марина начадаю и навожна вичумы повым оживатом конторомых пального контором и поста образовают чествення	CARL THE SECTION OF THE SECTION AND AND AND AND AND AND AND AND AND AN
Principal: \$577.56 Interest payment: \$546.98 Escrow payment: \$340.39			
-\$1,464.93			
02/13/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
Details			
Principal: \$573.81 Interest payment: \$550.73 Escrow payment: \$340.39			
: -\$1,464.93			
02/13/17	PAYMENT	\$1,611.18	\$379,816.12
Details			
Payment received of \$1,611.18	on 02/13/17:		
; \$1,611.18			
02/02/17	HAZARD INS PMT	\$3,292.00	\$379,816.12
01/30/17	CITY TAX PMT	\$2,577.42	\$379,816.12
01/24/17	APPLIED FUNDS	-\$1,464.93	\$379,242.31
Details			
Principal: \$573.81 Interest payment: \$550.73 Escrow payment: \$340.39 : -\$1,464.93			
01/24/17	PAYMENT	\$500.00	\$379,816.12
U1/24/1/	FAII'ILIVI	Ф ЈОО. ОО	カン/フ/010.17

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6/20/2017

Description **Date Principal Balance** Amount **Details** Payment received on 01/24/17: \$500.00 \$500.00 01/20/17 APPLIED FUNDS -\$1,464.93 \$379,816.12 **Details** Principal: \$572.98 Interest payment: \$551.56 Escrow payment: \$340.39 -\$1,464.93 01/20/17 PAYMENT \$1,000.00 \$380,389.10 Details Payment received on 01/20/17: \$1,000.00 \$1,000.00 12/31/16 APPLIED FUNDS -\$1,464.93 \$379,816.12 Details Principal: \$572.98 Interest payment:

\$551.56

Escrow payment:

\$340,39

-\$1,464.93

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@ Equal Housing Lender